

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF WISCONSIN**

Court Minutes

CHAPTER: 7
DATE: August 19, 2010
JUDGE: Pamela Pepper
CASE NO.: 2009-25224
DEBTOR: Jerry Williams
ADV. NO.: 2009-2475
ADV.: William T. Neary v. Saleena Wilkerson and A Z Business Solutions, LLC.

NATURE OF HEARING: Trial
APPEARANCES: Amy Ginsberg - Attorney for plaintiff
Saleena Wilkerson - Pro se defendant
LAW CLERK: Camille Bent
TIME: 9:49 a.m. - 2:00 p.m.; 2:13 p.m. - 5:14 p.m.
ADJOURNED DATE:

Counsel for the plaintiff informed the Court that one of the witnesses, Zella James, was caring for a sick relative and could not appear in person to testify. She asked the Court to allow Ms. James to testify by telephone. The Court indicated that given the circumstances, it would take Ms. James' testimony over the telephone.

Counsel for the plaintiff and the defendant each presented opening statements. Counsel for the plaintiff presented her case-in-chief, calling debtor Stephanie Williams, debtor Jerry Williams, debtor Zella James, defendant Saleena Wilkerson, and trustee Helen Ludwig as witnesses. The defendant cross-examined each witness. The defendant did not call any witnesses (although she indicated that she thought that filing her witness list with the Court was supposed to result in the witnesses appearing to testify, and was surprised to learn that she should have contacted the witnesses if she wanted them to appear). After the parties had presented their evidence, the Court admitted plaintiff's exhibits 1, 2, 3, 5, 6, 7, 10, 11, 12, and 19 without objection. The Court sustained the plaintiff's objection to exhibits 8 and 14. The defendant presented Exhibits A and B, and testified about them. The Court reviewed and considered those documents, and admitted them as demonstrative exhibits relating to how the defendant came up with the language for her "consumer disclosure" statement. Counsel for the plaintiff gave a closing argument, as did the defendant, and the plaintiff made a rebuttal statement.

After hearing all of the evidence and arguments, the Court issued an oral ruling in favor of the plaintiff. For the reasons stated on the record in detail, the Court held that the defendants violated the provisions of 11 U.S.C. §110, in that

they repeatedly provided legal advice to potential debtors, and repeatedly engaged in unfair and deceptive conduct. In its written order, the Court ordered that by Friday, September 10, 2010, the defendants refund the sum of \$125 to Stephanie Williams, \$125 to Jerry Williams, and \$185 to Zella James. The Court further ordered by 4:30 p.m. on Friday, September 17, 2010, the defendants file proof that they had made those refunds. Finally, the Court permanently enjoined and barred the defendants from preparing bankruptcy petitions.